PATENT APPLICATION No.: 10/784,968 ATTORNEY DOCKET: 47004.000276

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number

10/784,968

Confirmation No.:

8475

Applicant

: Connie COLMAN et al.

Filed

February 25, 2004

Title

METHOD AND SYSTEM FOR REAL ESTATE LOAN

ADMINISTRATION

TC/Art Unit

: 3692

Examiner:

Benjamin S. Fields

Docket No.

47004.000276

Customer No.

21967

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08B (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited

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references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications cited on the attached Form PTO-SB/08B (modified), are not being provided as specified in 1276 O.G. 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08B with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), the Office is authorized to charge Deposit Account No. 50-0206 in the amount of \$180.00 as set forth in § 1.17(p). In the event any variance exists between the amount authorized and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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